

Unemployment FAQs

1. What is Unemployment Insurance?

Unemployment Insurance (UI) is designed to assist workers unemployed through no fault of their own. UI is 100% funded by employers through payroll taxes. It is not based on financial need. Although weekly benefits are not meant to completely replace your regular earnings, the benefits can help you meet expenses until you find a new job. You are encouraged to apply during the first week you are laid off or your hours of work are reduced.

Special points of interest:

- Program overview with filing instructions
- Facts on unique situations that could affect your UI benefits
- Retraining options while receiving unemployment

2. How much will I get?

Your earnings during a “base year” determine your weekly benefit amount (WBA) and the maximum benefits payable (MBP) on your claim. Your base year is the first four of the last five completed calendar quarters when you file your claim. You must have 680 hours of work during your base year to be eligible for benefits.

If you do not have enough hours in the regular base year period, an “alternate base year” period of the last four completed quarters can be considered.

For example, if you file a claim during May, your base year will be the previous calendar year (the first four of the last five completed calendar quarters). If you do not have enough hours worked in the regular base year, you may file based on the alternate base year, which is the last four completed calendar quarters prior to your filing date. Using the example above, the alternate base year would be April through December of the previous year and January through March of the current year.

Your weekly benefits amount is calculated on the average of the total wages paid to you in the two highest quarters of your base year times 3.85%. For example, if your two highest quarter earnings in your base year were \$10,000 and \$9,000, the average of the two quarters is \$9,500.

Your weekly benefit amount is determined by multiplying \$9,500 times 3.85%, which equals \$365.75. That amount is rounded down to a WBA of \$365.

The maximum and minimum weekly benefit amount is set in June for new claims filed beginning Sunday of the first full week in July. The current maximum amount is \$496. No one, regardless of earnings, receives more. The minimum amount is \$112. Because of changes in state law enacted by the legislature in 2003, it is very unlikely that the WBA will increase beyond \$496 for the next few years.

See an example of a calendar showing a “base year” and an “alternate base year” calculation on page 3.

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3. Where do I apply for benefits?

Apply for benefits by 1) calling the Unemployment Claims TeleCenter at 1-800- 318-6022, or 2) online at www.go2ui.com. At a minimum, you will need to have at hand your Social Security Number and the name, mailing address (including Zip Code), phone number, and the dates you worked for each employer in the past two years.

Call to file for benefits Monday through Friday from 8:00 AM to 5:00 PM except for state holidays. Your claim is effective the week you call.

You also need to call the Unemployment Claims TeleCenter if:

- You have a question about a notice or letter we sent you;
- You need to change your name;
- A court order is issued for your protection;
- You need help using the automated Weekly Claims line or Internet;
- Your job separation was due to domestic violence or stalking (no court order needed); or
- You have any other questions about unemployment services or benefits.

To reduce time on hold, if your Social Security Number ends with:

0 through 3, Call Monday

4 through 7, Call Tuesday

8 through 9, Call Wednesday

If you miss your designated day, you can call Wednesday, Thursday, or Friday of the same week without any delay in your payment.

If you file online at www.go2ui.com, you can apply 24 hours a day, 7 days a week. Because not all claims can be filed online at this time, be sure and follow all instructions.

4. Can I still file a claim for benefits if I am moving out of Washington State?

If you are planning to move out of state, there are three options available for you:

1) While still residing in Washington, you may choose to file a new Washington claim online at www.go2ui.com, or by calling your Unemployment Claims TeleCenter. If you have worked in Washington and another state(s) in the past two years, you might be better off applying for a new claim against Washington and combining your wages from the other state(s). Therefore, you may want to file your claim before you leave Washington. You need to call your Unemployment Claims TeleCenter to file your new claim. You MAY NOT use the online application if you worked in 2 or more states during the last 18 months.

2) After moving to the new state, you may lose the ability to file a Washington claim. If your claim is based on Washington wages only, you will be eligible to file a Washington claim, no matter where you are in the United States when filing the claim. You can file online at www.go2ui.com or by

calling your Unemployment Claims TeleCenter at 1-800-318-6022. However, if you wish to file a claim using wages from more than one state, you must file the claim with the state in which you are physically present. If you are no longer in Washington, you will not be able to file the claim with Washington. You are also required to register for work in the new state at the nearest employment office. Check the government pages of your local telephone directory for the location of the nearest office.

3) After your new claim is filed and you move, file a change of address. You can do this online at www.go2ui.com or by calling 1-800-318-6022. Once you establish a Washington claim, you will continue to draw from that claim, even when you move to a different state. If you have specific questions regarding your individual situation, call your Unemployment Claims TeleCenter.

5. When will I get my first check?

You will certify to a set of eligibility questions each week. The weekly certification (claiming) is the process that generates the weekly checks. You are not paid for the first eligible week of your claim. It is a "waiting week" but **you must claim the week to have it count.**

You cannot legally claim a week until the week is over, which is after midnight Saturday of the week you are claiming. This means that you will be entering your third week of unemployment before you claim for a payable week. If you claim by telephone or over the Internet, you will usually receive your check within the same week.

6. How do I claim benefits?

You will be provided an orientation to the claims process when you file your application. You will be instructed on how to select your Personal Identification Number (PIN). A PIN is necessary to file your weekly claim by telephone at 1-800-318-6022 or on the Internet at www.go2ui.com.

You can file paper claims, but our records show weekly claims filed by phone or over the Internet are paid faster than paper claims and have fewer errors. If you need help using the telephone claims line or the Internet, call your Unemployment Claims TeleCenter.

*Do you still have questions? You can see more frequently asked questions and answers and access other services from our Unemployment Insurance homepage by typing just **faq.go2ui.com** in your web browser.*

7. How long can I get my benefits?

Your claim is established for a "benefit year," which is 52 weeks beginning with the week in which you file your application. You cannot file a new claim with Washington as the paying state until your Washington benefit year is over, even though you may have collected all of the benefits payable to you. If you claim full benefits each week, the maximum length of time your benefits would last is 26 weeks.

If you have an opportunity for part-time work and your "earnings deduction" (gross earnings minus \$5 times 75%) is less than your WBA, you could receive partial benefits which extends the period of time that you can draw benefits. Additional earnings may also help you qualify for a new claim when your benefit year ends.

You may stop or resume claiming at any time during your benefit year. You may receive the balance of your benefits until your benefit year ends, as long as all eligibility requirements are met. For example, you may take a vacation, have

full-time temporary work, or, for other reasons not be available or looking for work. If you stop claiming, even for one week, you must call your TeleCenter to reopen your claim during the first week you are eligible and will want to claim. If it has been four or more weeks since you last claimed, you can reopen online at www.go2ui.com.

This picture shows a portion of a "Claim Calendar" for February 2006, in the first calendar quarter. The right column shows the end of the benefit year, 52 weeks after the claim is established.

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|---|--------------------------------------|----|----|----|----------|----|----|----|-----|---------|
| 6 | F E B R U A R Y | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 4-7 | 2-03-07 |
| 7 | | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 5-7 | 2-10-07 |
| 8 | | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 6-7 | 2-17-07 |
| 9 | | 26 | 27 | 28 | Mar 1 | 2 | 3 | 4 | 7-7 | 2-24-07 |

Base Year: Oct 1, 2004 through Sep 30, 2005
Base Year Quarters: 4 of 2004; 1, 2, 3 of 2005

Alternate Base Year: Jan 1, 2005 through Dec 31, 2005
Alternate Base Year Quarters: 1, 2, 3, and 4 of 2005

8. How does severance pay affect my benefits?

Severance payments do not usually have any effect on receipt of benefits. However, "Pay in Lieu of Notice" or "Continuation Pay" with full benefits that are guaranteed can affect the receipt of unemployment benefits. Report any separation-related payments you receive or are entitled to receive to your Unemployment Claims TeleCenter.

9. How does a pension affect my benefits?

Social Security payments are not deductible from UI Benefits.

Payments under any government or private retirement pension will be deductible from UI benefits if the pension is based on your work for a

base year employer and that employer contributed to or maintained the pension plan. The amount deducted is based on the percentage of contribution made by the base year employer.

10. Are extensions available after I exhaust my maximum regular benefit amount?

There are no extensions available at this time and none are foreseen in the near future.

Additional benefits (called "Training Benefits") may be available if you are in approved training and have applied for "Training Benefits". See "Can I go to school and still get UI Benefits?" later in this publication.

11. Are Unemployment Insurance benefits taxable?

Yes. Under federal income tax laws, unemployment benefits are taxable. It is important for you to plan for this obligation.

When you apply for unemployment insurance, you may elect to have the Department withhold 10% from your check (sent directly to the Internal Revenue Service) or you may elect to pay the taxes when you file your income tax return.

12. Do I have to accept a wage of less than I am accustomed to earning?

To be eligible for benefits, you must be making a realistic work search and be willing to accept any suitable work. Suitable work is generally full time employment in an occupation in line with your prior training, experience and education. If your regular work does not exist in your area, suitable work is any work that you can do. Work would not be considered suitable if the wages, hours or other working conditions are not as favorable as the average for your occupation in the local labor market.

Each week you file a weekly claim, you must be able, available and actively seeking work. You must list your job search activities on a job search log. At a minimum, the log must show:

- Contacts with at least three employers each week, or
- Participation in three approved in-person job search activities at the WorkSource Office or local employment center, or
- A combination of both employer contacts and job search activities for a total of three

Job Search Logs are included in the Unemployment Claims Kit mailed to you after you file your application. The Log is also available online at log.go2ui.com.

13. Do I have to accept any bump option offered?

If your employer reports you refused a “bump” option, the department will determine if the refusal will be considered a voluntary quit from employment or a refusal of new work with the employer. *(Note: a bump option generally results from a collective bargaining agreement providing more senior employees the opportunity to “bump” less senior employees during a layoff.)*

The department will investigate the circumstances and details of the bump option, taking into account work related factors that may include, but are not limited to, changes in wages, hours, benefits, or distance to work.

14. Can I go to school and still get UI benefits?

Unemployment insurance is designed to assist you with living expenses while you search for employment. To be eligible for benefits each week you must be able, available and actively seeking work. Attending school calls into question your eligibility for benefits.

If you are attending or plan to attend full time training, you may be eligible for Commissioner Approved Training (CAT). CAT is simply a waiver of the work search requirement — it does not provide for any additional benefits. You need to apply for CAT. You may be eligible for CAT if jobs for which you are qualified do not exist or are decreasing in your labor market. The training must be for an occupation or skill for which there are reasonable job opportunities when you complete the training.

You can get additional eligibility information and request a CAT application from the Unemployment Claims TeleCenter or online at cat.go2ui.com. If approved, you are not required to look for work or to accept work as long as you regularly attend classes and make satisfactory progress in your approved training program.

You will still need to claim benefits weekly to receive a check. Every six weeks, you will receive a “progress report” that you will need to have completed by the school or training facility. You must mail the completed progress report to your Unemployment Claims TeleCenter.

If your training will last longer than your regular benefits, you may also apply for Training Benefits when you apply for CAT. You must apply for Training Benefits within 60 days of being notified of the program and you must be enrolled in approved training within 90 days of being notified of the program. You are considered notified of the Training Benefits when you file a new claim. The 60/90 days to apply for and be enrolled in training for Training Benefits starts at that time. Information about Training Benefits is included in the Unemployment Claims Kit which is mailed to you shortly after you file your new claim.

If you are not eligible for CAT but attend classes which do not conflict with your ability to seek and accept full time work, you may be eligible to continue receiving benefits. Contact your Unemployment Claims TeleCenter.

15. Appeals

If you disagree with a written decision issued by the department, you have the right to appeal the decision to the Office of Administrative Hearings (OAH), an independent state agency. Your appeal may be filed by mail to the address on the decision or by fax to the phone number on the decision. Appeals cannot be taken over the phone or by E-mail because your signature is required. Your appeal must be filed by the date shown on the determination notice to ensure your right to a fair hearing.

The period for filing an appeal may be extended for good cause by the Administrative Law Judge with OAH. If you miss the deadline, provide a statement about why the appeal was not filed by the deadline.

For more information on appeals please read the "How to File an Appeal" brochure which is available at the WorkSource offices or by phone through the TeleCenters. It is also available online at appeal.go2ui.com.



**Employment
Security
Department**
WASHINGTON STATE

Employment Security Department

Unemployment Insurance Benefits

UI Policy Unit
PO Box 9046
Olympia, WA 98507-9046

The mission of the Employment Security Department is to help people succeed throughout their working lives. The department carries this out by supporting workers during times of unemployment, by connecting job seekers with employers who have jobs to fill and by providing business and individuals with the information and tools they need to adapt to a changing economy.

See our website at home.go2ui.com for more unemployment information or to apply for benefits.

Unemployment Claims TeleCenter Information

English/Spanish
1-800-318-6022

Notes:
